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Davis, Margaret Llewelyn

The co-operative
movement

[S.I.]

[1892]

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THE CO-OPERATIVE MOVEMENT.

THE CO-OPERATIVE MOVEMENT has as its object the improvement of the position of the Working Classes. It seeks to place capital in their hands—to enable the working class to become also a capitalist class; and in so doing to moralise trade, moderate competition, educate men as citizens, and unite them in brotherly sympathy.

What we see. On one side we see great fortunes often accompanied by selfish expenditure and luxurious living; and on the other, such poverty as to deprive men not only of leisure and opportunities of improvement, but frequently of even the bare necessities of life.

What we hope for. Capital in itself is good and necessary to labour. What is bad is its concentration in a few hands.

Our aim is to establish a system which shall cause it to be distributed more widely, and by bridging over the gulf between labourers and capitalists shall enable the working class to enjoy in the wisest and most unselfish manner the advantages that money can bring.

The Principle. The principle upon which our system is founded is that of *Association*. It is impossible, under the present conditions, to live in isolation; we are dependent upon others for the satisfaction of all our wants. To facilitate progress we must make this interdependence a source of good for all. We must regulate it on high and generous principles, not enriching ourselves at the expense of others, as we often do now, but through organisation, working for our own and our neighbours' success at once. Association is organised interdependence.

It is impossible to over-estimate the advantages that may result from Association, not only because by it the faculties of individuals are sharpened and their hopes strengthened through contact with others, and because the qualities of some supply those that are lacking in others, but chiefly on account of the irresistible moral force that can be exerted by numbers united in a common aim.

Plan of Association. Bodies of working men and women are to join their small capitals together, thus obtaining all the advantages which large capital has over small. They are to be their own employers, sharing among themselves the fruits of their labour. By this means the difficulties that now exist

between employers and employed are removed. In thus making labour and capital proceed from the same class, the interests of both are made one; a complete reconciliation is effected. Trades Unions have done a vast work, but they emphasise the antagonism between capital and labour, whereas Co-operation does away with it. Co-operation has been called the "Peace of Industry."

Distributive There are two distinct sorts of labour—that and which is used in making or producing things, and **Productive** that used in selling or distributing them; for Co-operation. example, Huntley and Palmer's business is productive, and Whiteley's distributive. The principle of Co-operation (namely, that the workers should own the capital and share in the profits) is applicable to both, though the manner of carrying it out is slightly different. In this paper Distributive Co-operation (Stores) will alone be dealt with.

Rochdale The plan on which Distributive co-operation is **Pioneers.** carried out is the same as that devised by twenty-eight weavers at Rochdale, in Lancashire, in 1842. They began with £28, each subscribing £1, and became their own shopkeepers. The little society bought goods at wholesale prices; each member then bought goods from the society at retail prices, no credit being allowed. The difference between these two prices was the profit made by the society. After the payment of expenses, the profits were divided in the following manner:—

1. For each £1 subscribed, five per cent interest (that is, one shilling in the year) was given.
2. Every member (that is, every holder of a £1 share) had a share in the profits according to the amount he bought.

Starting with twenty-eight members and £28 capital, the society now (1892) has, besides the Central Store, twenty-five branches, and its members number 11,884. The original stock of "flour, sugar, butter, and oatmeal" has expanded into departments for grocery, drapery, butchery, tailoring, shoemaking, and building. At the Central Store over these departments are the offices, waiting-rooms, a newsroom, a library, with 12,000 volumes, and a meeting-room capable of holding 2,000 people. In another part of the town are the Society's manufacturing departments. The amount of business done for the year 1892 was £802,454; the profits were £35,185. Other societies on the same principle have since been started over all England and Scotland to the number of nearly 2,000, with about a million members. The profits are more than three millions yearly, and are divided among the members, sums also being set aside for education, charity, and propaganda.

The large amount quickly saved is shown by the fact that supposing a man to spend ten shillings a week at a Store where the dividend (that is, his share in the profits) is at the rate of two shillings on every £1 he spends, at the end of ten years he would have £82. 10s., at the end of twenty years £86. 10s. 6d., at the end of thirty years £175. 6s. 9d. This accumulation takes place by simply buying at the Store things that must be bought somewhere, and not withdrawing the profits.

Summary of Advantages. By becoming a member of a Store, 1. You help a movement that aims at economic, social, and moral reform.

2. You recognise the claim men have on each other for help and sympathy.

3. You foster such virtues as prudence, forethought, self-control, toleration, and trust, without which it is impossible for Co-operation to succeed.

4. You give to yourself and others the opportunity of a higher education by means of libraries, lectures, &c.; and of administrative experience by means of attendance at committees, congresses, &c.

5. You join in improving the position of the employed class by giving them also a share in the profits, making it to their interest to serve you well; and of the productive class by ensuring fair wages and well-ordered factories.

6. You save without effort by means of the dividend.

7. Your savings obtain a higher interest than can be had with equal security elsewhere.

8. You obtain pure food and goods of guaranteed quality at the usual market prices.

Answers to Objections. One of the most common objections made to dealing at a Store is that it is hard on the small shopkeepers. To this it may be replied:—

1. That there is no attempt on the part of the Stores to undersell the shops, unless providing pure unadulterated goods at the usual market prices may be said to be underselling.

2. That the Co-operative movement has spread, though surely, so slowly that no sudden wholesale ruin of shops has taken place, or can be expected. If private shops are not found to pay, shopkeepers will bring up their children to different occupations. The change will be gradual, and so the shopkeepers will hardly suffer

Another reason given for not joining a Store is *small expenditure*. People say, "It is not worth my while, I have so little to spend."

Although the quarterly profits of these people may not be in pounds, it is no reason for throwing shillings away. Other advantages besides money are gained—good articles, freedom from debt, lectures, reading-rooms, libraries, &c., &c., besides the opportunity of taking part in a great movement, and the facility that membership gives for persuading others to join.

A third objection sometimes raised is: *I can get my sugar a halfpenny cheaper somewhere else.*

The sugar is probably of inferior quality, and the halfpence, even if saved, can never do what the dividend does at the end of the quarter.

Our Co-operative Society is organised on the principles of the Rochdale Society mentioned above. At the Store

Groceries, Draperies, Boots and Shoes, Crockery, &c., are supplied. When a purchase is made tin cheeks for the amount spent are handed to the purchaser. These, when returned at the end of the quarter, show the total amount expended during the quarter, and determine the dividend due to each member. Non-members receive half dividend.

Anyone can become a member of the Store by paying one shilling entrance fee and taking a £1 share. The share need not be paid down at once; weekly payments of threepence or more are taken, and the member's share in the profits each quarter will go towards paying it up in full. The Store is managed by a Committee elected by the members. Members meet once a quarter to discuss the balance sheet and all other business.

A Branch of the Women's Guild for the spread of Co-operation meets at _____ on _____

All women are invited to join. Subscription _____
yearly.

MARGARET LLEWELYN DAVIES.

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